

Satterfield, Kevin

---

3

**From:** martin.christ@att.net  
**Sent:** Tuesday, August 28, 2007 4:23 PM  
**To:** Regs.Comments  
**Subject:** Docket ID OCC-2007-0013

As usual, regulation shows up like someone closing the barn door after the horse has already left.

There's no horse left to protect and the regulation won't get him back.

With that said, I strongly support requiring Illustration #2. With all the cheap gimmicky sales tricks that mortgage companies use, they should be required to show this blunt warning message.